

# Government Travel Charge Card Program



***E8 Regional Seminar 2009***

**Headquarters, U.S. Marine Corps  
Programs & Resources Department  
Fiscal Division  
Finance Branch**



# ***Component Program Managers***

- Mr. David G. Fuqua
- MGySgt Jorge L. Mercado
- MSgt Timothy M. Lynch



# ***References***

- ◆ **DoDFMR Vol. 9 Ch. 3 March 2005**
- ◆ **MCO 4600.40A**
- ◆ **OMB Circular A-123 App. B**  
Revised
- ◆ **GSA SmartPay 2 Master Contract**
- ◆ **JFTR/JTR**



# ***Agenda***

- GTCCP Overview
- RFF's role within the GTCCP
- Program Management
- Training
- Transition to Citi
- Summary



# ***GTCC Overview***

## **Public Law 105-264**

- ◆ The Travel and Transportation Reform Act of 1998

## **Provides a Cost Savings to the Marine Corps**

- ◆ Frees up Warfighters!
- ◆ Reduces the per transaction fee assessed by DFAS

## **Is Safe, Effective, Convenient and Commercially Available**

- ◆ No travel advance necessary
- ◆ No need to carry large amounts of cash
- ◆ Accepted worldwide
- ◆ 24 hr customer support from Citi

## **Commander's Program**

- ◆ Agency Program Coordinator (APC)
- ◆ Increases command readiness
- ◆ Reduces administrative workload



# ***GTCC Overview***

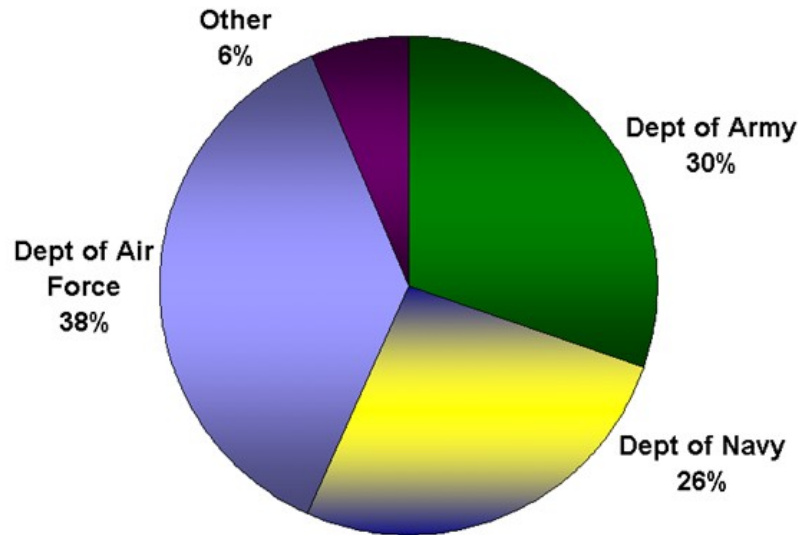
## **Proper Usage**

- **Official government travel**
  - Lodging
  - Transportation (airfare, train, etc.)
  - Rental Vehicle
- **For cardholder travel expenses only**
- **Not for personal use**



# ***Total DoD IBA***

**IBA Open Accounts by Department**



Component	IBA Count	Percent
USN	252,182	20%
USMC	74,588	6%
USA	378,441	30%
USAF	461,837	38%
DODIA	79,720	6%
Total	1,246,768	100%



# ***GTCC Overview***

## **Standard Line**

Total Charge \$7,500

Total Monthly ATM \$650

Retail \$250 Monthly

## **Restricted Line**

Total Charge \$4,000

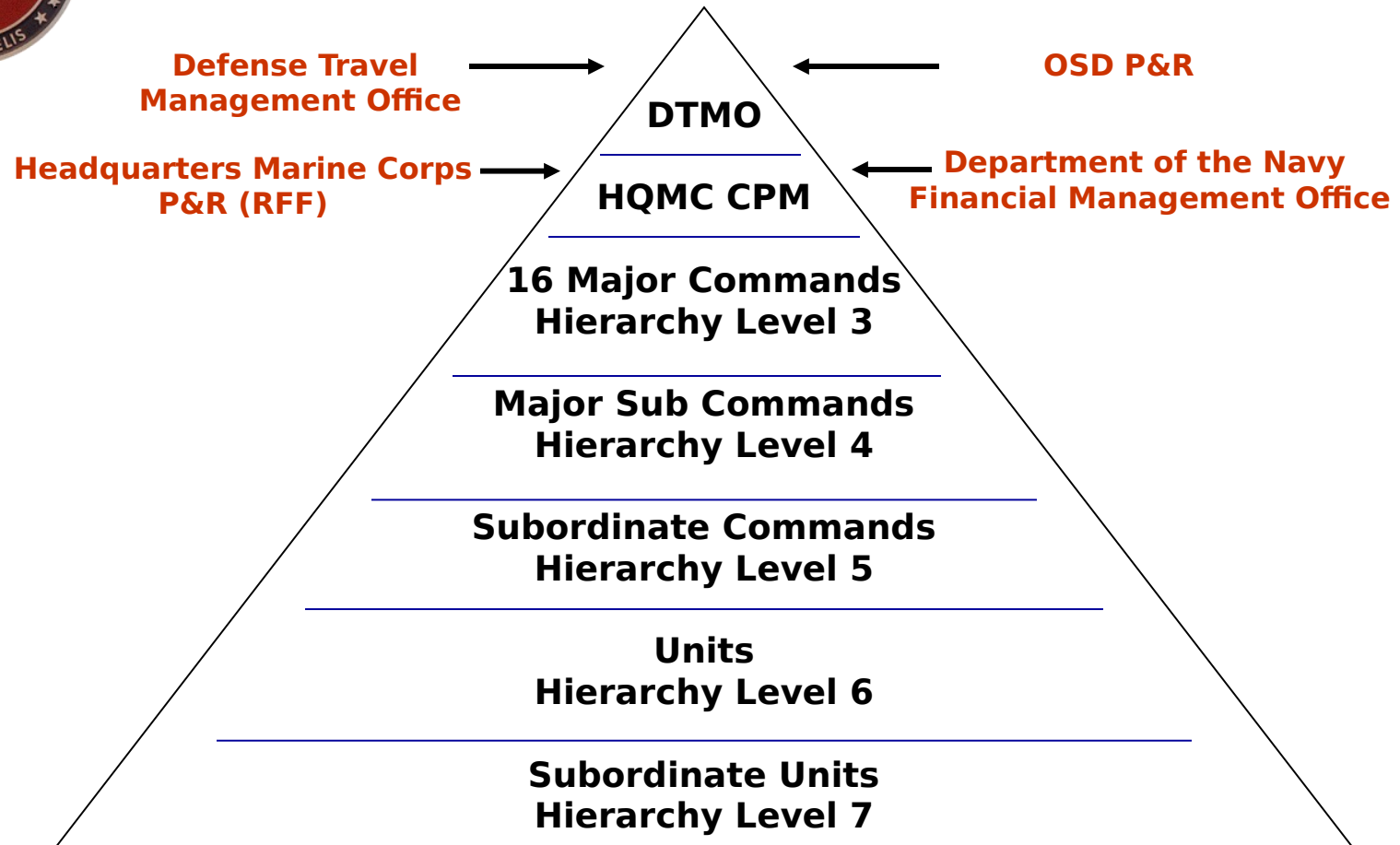
Total Monthly ATM \$350

Retail \$100 Monthly

\*Retail is all charges other than lodging, airfare, car rental and meals



# Hierarchy Structure



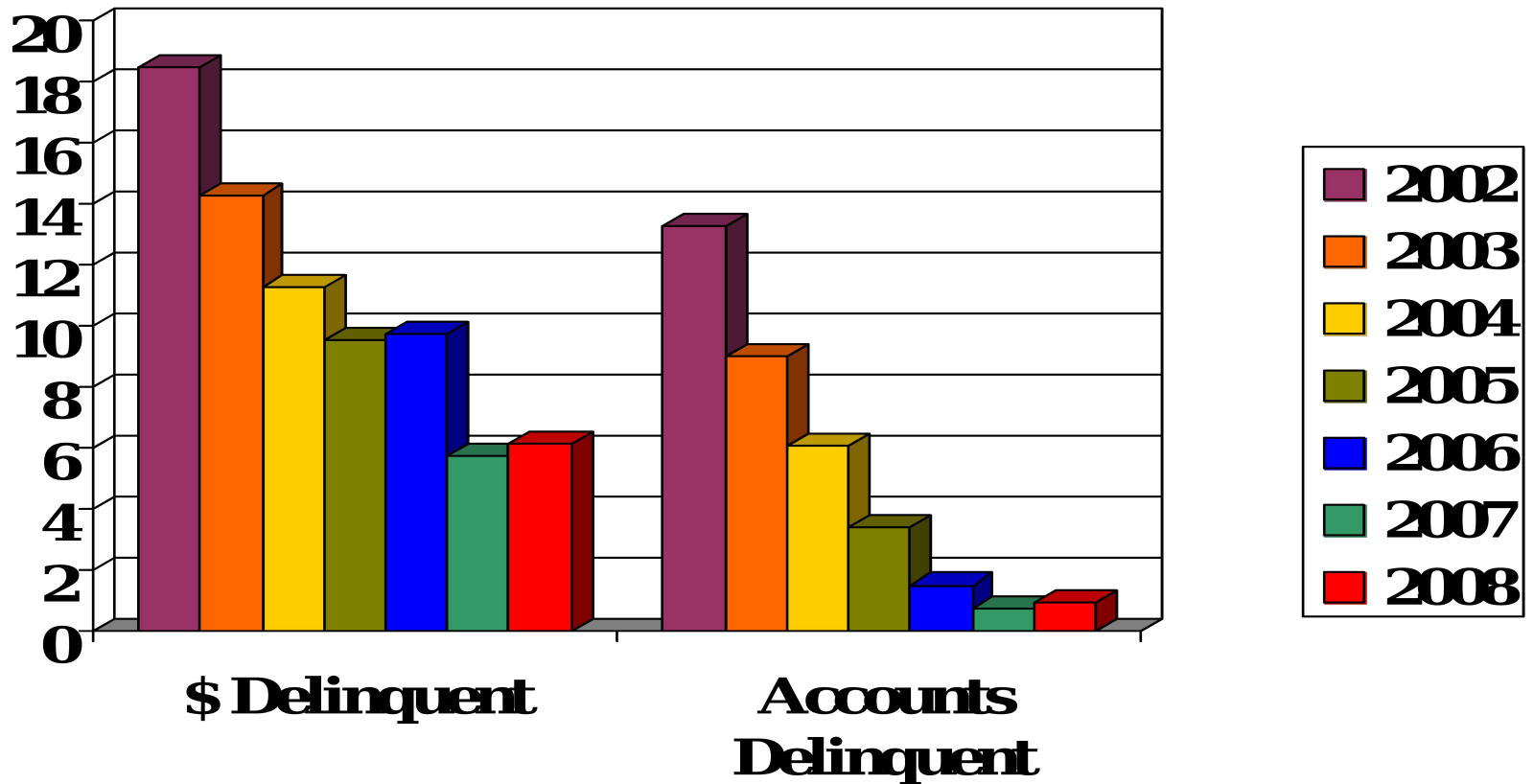


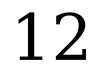
# ***P&R (RFF) Role***

- ▢ **Overall management of the GTCCP**
  - ◆ Provide training
  - ◆ Monitor for misuse/abuse
  - ◆ Assist the Inspector General
  - ◆ Metric reporting
- ▢ **Provide program updates to DC P&R**
  - ◆ LtGen. Duane D. Thiessen
  - ◆ SES Charles E. Cook III
- ▢ **Provide Policy and Guidance to Marine Corps**
  - ◆ MCO
  - ◆ MARADMIN
- ▢ **Serve as direct liaison with major commands and providers**
  - ◆ Citi
  - ◆ Visa



# ***GTCCP Marine Corps Historical Data***







# ***GTCCP Key Personnel***

## **Commander**

- ◇ Ensure compliance to MCO 4600.40A
- ◇ Take appropriate action in cases of misuse/abuse
- ◇ Ensure APC is proactive in duties

## **Agency Program Coordinator**

- ◇ Execute duties IAW Commanders Intent
- ◇ Part of Check In/Out routing chain

## **Cardholder**

- ◇ Submit travel claims in required timeframe
- ◇ Utilize Split Disbursement



# ***Assigning Agency Program Coordinator***

- ▮ Identify the right person for the right job**
  - ◆ Rank and maturity
  - ◆ Independent performance / self-management
- ▮ Designate in writing**
- ▮ Ensure APC is trained and certified**
- ▮ Provide commanders guidance to APC**



# ***APC Duties***

- ▢ **Monitor the unit's GTCC Program**
  - ◇ Provide monthly reports to commander
  - ◇ Notify commander of misuse/abuse
- ▢ **Assist travelers**
  - ◇ Increase credit limits
  - ◇ Activate/Deactivate cards
- ▢ **Ensure cardholder confidentiality**
  - ◇ PPI/PII



# Proprietary Information

## **□ Information of a sensitive nature should always be handled carefully**

- DoDFMR Vol 9 Ch 3 Para 030701 A
- MARADMINs 330/06 and 389/07
- Keep in a secured location
- Use password protection
- Treat info as if it is your own



# ***Disciplinary Action***

- Impose appropriate disciplinary action when warranted for fraud, abuse, and misuse
- Provide disciplinary action guidance for misuse, abuse, and fraud
  - ◇ First time
  - ◇ Multiple Offenses



# ***Internal Controls***

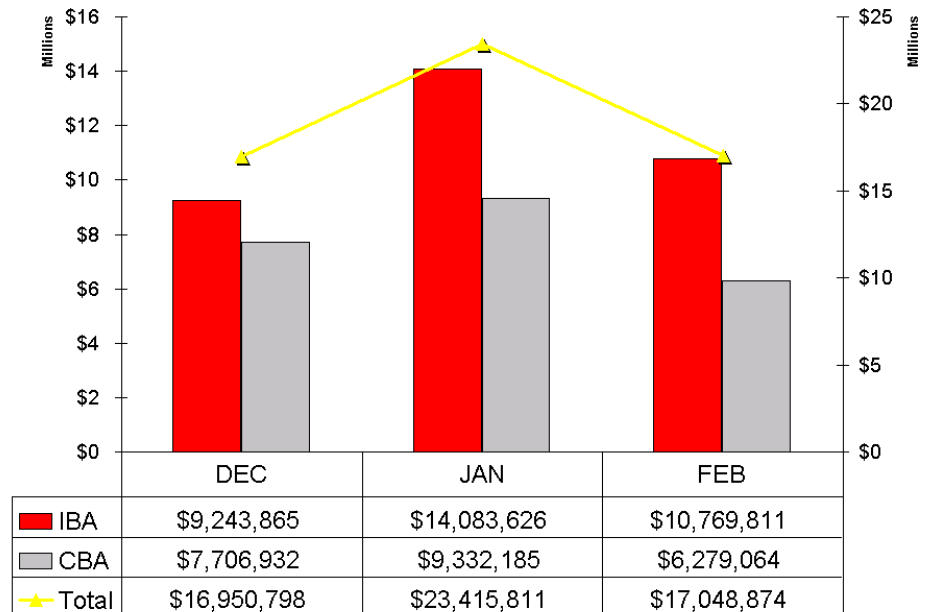
- ▮ **Ensure your program is in compliance with the IG and MCAAT Checklists**
  - ◆ IG: AIRS 992
  - ◆ MCAAT Checklist
- ▮ **HQMC-RFF is available for training**
  - ◆ Citi APC training via DTMO Trax Portal
- ▮ **Inspect key positions**
  - ◆ Commander
  - ◆ APC



# ***Spend Volume***

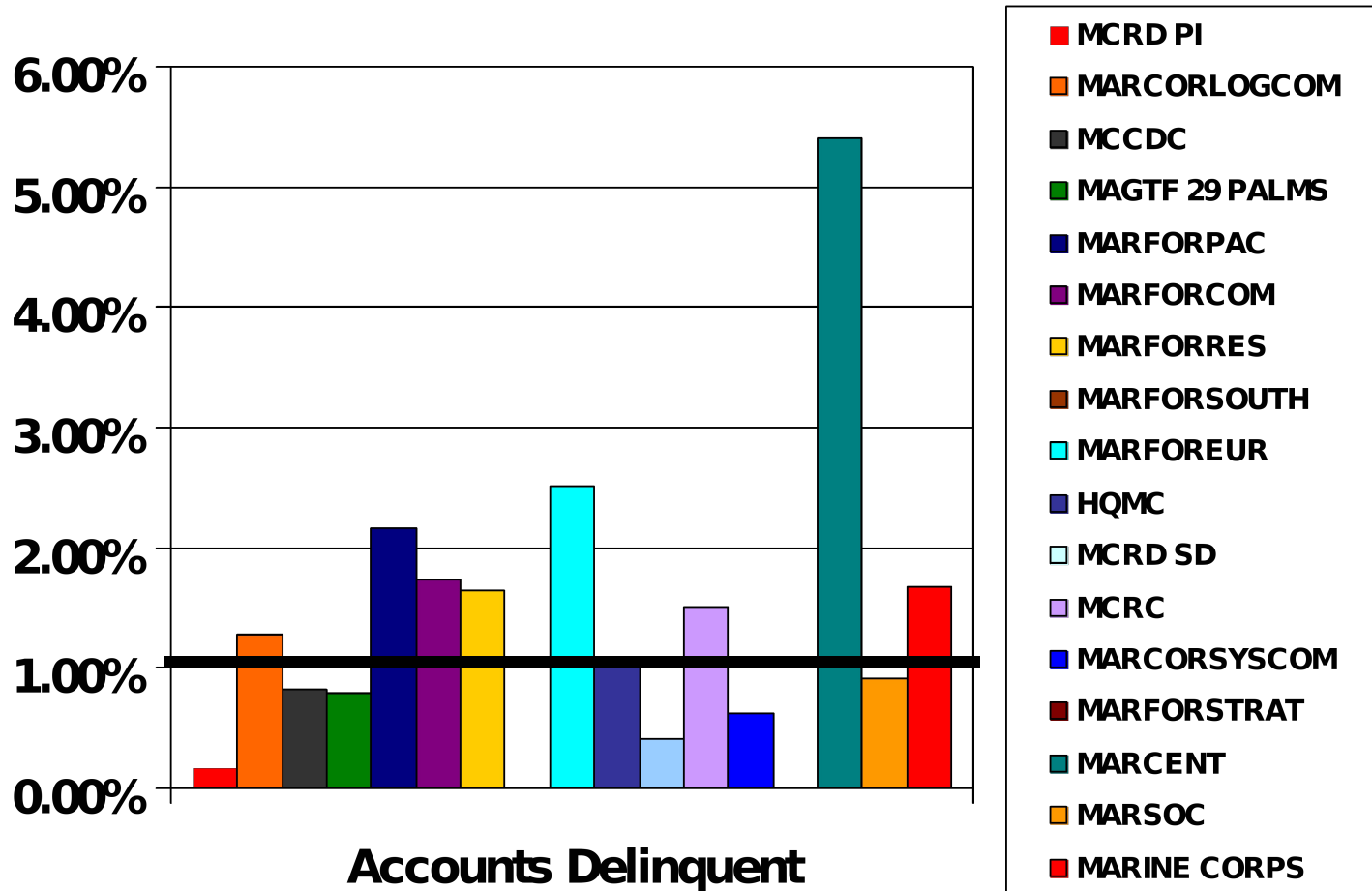
## **1 DEC 2008 - 18 Feb 2009**

USMC IBA Spend to date - \$34M  
 Spend/Account - \$1,700  
 USMC CBA Spend to date - \$23M  
 Spend/Account - \$72K  
 Total Spend to date - \$57M



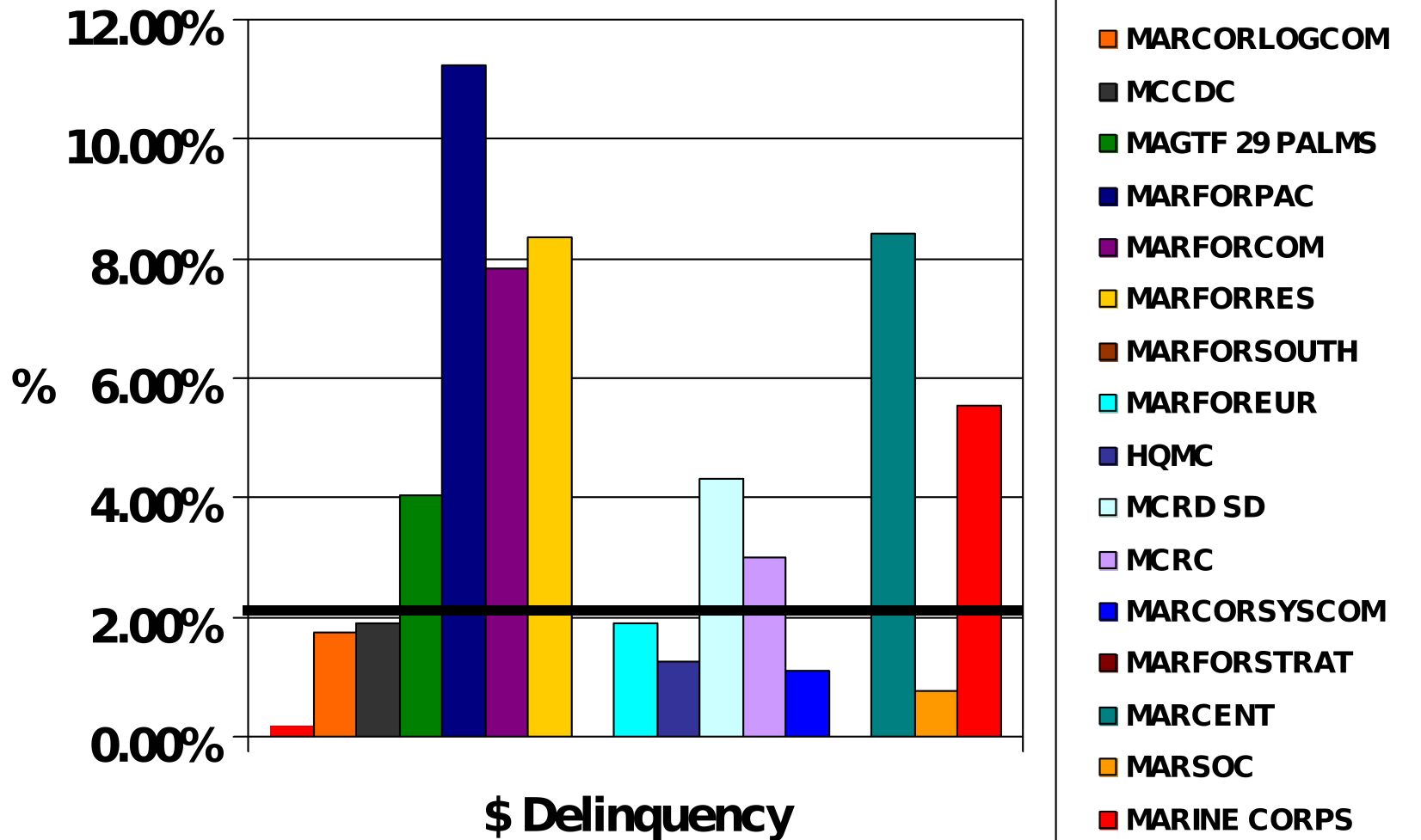


# Accounts Delinquent by Command – June 09





# Dollars Delinquent by Command – June 09





# **Delinquency Management**



# Delinquency Progression

**Current**

**Suspended**

**Cancelled**

**Charge Off**

0 to 59  
days

Receive Bill

File Claim

Past Due  
Status

Mission Critical

60 to 119  
days

No New  
Charges

1<sup>st</sup> late fee  
@ 75 days

Delinq Rate

120 to 209  
days

Salary Offset

Cannot  
transfer

Member has to  
use travel  
advance

210 days

Charged Off!

Delinq  
removed

Affects Credit  
Rating



# Reporting Delinquency

- ▢ **Assistant Commandant of the Marine Corps**
  - ◇ via DC P&R
    - General Officers via P4
- ▢ **SgtMaj of the Marine Corps**
  - ◇ I MEF, II MEF, III MEF, and MARFORRES
- ▢ **Policies that are being considered are:**
  - ◇ Commands that fail to meet the DoD/Marine Corps Goals will be required to report to HQMC-RFF on their delinquency
  - ◇ Commands that fail to meet the DoD/Marine Corps Goals for three consecutive months, may receive a training visit from HQMC-RFF



# ***Causes of Delinquency***

- Overspending
  - ◇ Withdraw more cash than allowed
- Not properly utilizing Split Disbursement
  - ◇ Need to adjust DTS Payment Total
- Misuse/Abuse
  - ◇ Utilizing card for personal use
- Late submission of travel claim



# *Overspending*

## Large ATM

<b>Transaction Type</b>	<b>MC C</b>	<b>Transaction Date</b>	<b>Post Date</b>	<b>Billing Amount</b>	<b>Merchant Name</b>
ATM	6010	05/10/09	05/10/09	5,000.00	BANK OF AMERICA FL9140
ATM	6010	05/10/09	05/10/09	4,490.00	BANK OF AMERICA DC8011
ATM	6010	05/10/09	05/10/09	4,000.00	CASH WELLS FARGO C/A #903
ATM	6010	05/10/09	05/10/09	3,200.00	NFCU BETHESDA MSC
ATM	6010	05/10/09	05/10/09	3,000.00	BANK OF AMERICA AZ2275
ATM	6010	05/10/09	05/10/09	2,511.00	BANK OF AMERICA FL9140
ATM	6010	05/10/09	05/10/09	2,031.07	TACOMA MALL
ATM	6010	05/10/09	05/10/09	2,004.58	NFCU JACKSONVILLE MSC



# Unauthorized Usage

CitiDirect® Card Management System

20001-Timothy Lynch

[Inbox](#) ▾ [Card Management](#) ▾ [Hierarchy](#) ▾ [Reporting](#) ▾ [Inquiry](#) ▾ [Assistance](#) ▾

**Inquiry - Transaction - Look up Transaction**

\* An asterisk indicates a required field.

+ A plus sign indicates at least one of these fields should have valid search criteria entered.

+ Account Number:

+ Last Name:

+ (MM/DD/YYYY) Date:

+ (MM/DD/YYYY) Date To:

+ Merchant:

+SSN:

+ CUID:

Amount:

Amount To:

Transaction Code:

Disputed: ☐

## RESULTS

<u>account number</u>	<u>date</u>	<u>name</u>	<u>merchant</u>	<u>amount</u> ▾	<u>tran code</u>	<u>CUID</u>
xxxxxx00	03/17/2009		NIGHT ANGELS GENTLEMEN'S	\$ 185.98	1001	1093500105
xxxxxx00	03/17/2009		NIGHT ANGELS GENTLEMEN'S	\$ 178.12	1001	1093500108
xxxxxx00	03/17/2009		NIGHT ANGELS GENTLEMEN'S	\$ 176.81	1001	1093500109
xxxxxx00	03/17/2009		NIGHT ANGELS GENTLEMEN'S	\$ 176.81	1001	1093500112
xxxxxx00	03/29/2009		NIGHT ANGELS GENTLEMEN'S	\$ 167.29	1001	1095064996
xxxxxx00	03/17/2009		NIGHT ANGELS GENTLEMEN'S	\$ 166.33	1001	1093500107
xxxxxx00	03/17/2009		NIGHT ANGELS GENTLEMEN'S	\$ 166.33	1001	1093500111
xxxxxx00	03/29/2009		NIGHT ANGELS GENTLEMEN'S	\$ 158.07	1001	1095064995
xxxxxx00	03/17/2009		NIGHT ANGELS GENTLEMEN'S	\$ 157.17	1001	1093500106
xxxxxx00	03/29/2009		NIGHT ANGELS GENTLEMEN'S	\$ 28.98	1001	1095064994
xxxxxx00	03/17/2009		NIGHT ANGELS GENTLEMEN'S	\$ 19.65	1001	1093500110
xxxxxx00	04/05/2009		GENTLEMEN QUARTERS	\$ 12.00	1001	1096102533
xxxxxx00	03/01/2009		GENTLEMEN QUARTERS	\$ 9.00	1001	1091294715

(1 - 13 of 13)



# Unauthorized Usage



CitiDirect<sup>®</sup> Card Management System

20001-Timothy Lynch

[Inbox](#) ▾ [Card Management](#) ▾ [Hierarchy](#) ▾ [Reporting](#) ▾ [Inquiry](#) ▾ [Assistance](#) ▾

**Inquiry - Transaction - Look up Transaction**

\* An asterisk indicates a required field.

+ A plus sign indicates at least one of these fields should have valid search criteria entered.

+ Account Number:

\* (MM/DD/YYYY) Date:

+ Merchant:

+ CUID:

Amount:

Transaction Code:

+ Last Name:

\* (MM/DD/YYYY) Date To:

+SSN:

Amount To:

Disputed: ☐

## RESULTS

<u>account number</u>	<u>date</u>	<u>name</u> ▲	<u>merchant</u>	<u>amount</u>	<u>tran code</u>	<u>CUID</u>
	06/12/2009		LARRY FLYNT'S HUSTLER	\$ 33.00	1001	1105116137
	06/25/2009		LARRY FLYNT'S HUSTLER	\$ 450.00	1001	1106789925
	05/17/2009		LARRY FLYNT'S HUSTLER	\$ 1,041.00	1001	1101435462
	05/17/2009		LARRY FLYNT'S HUSTLER	\$ 70.00	1001	1101435464
	05/16/2009		LARRY FLYNT'S HUSTLER	\$ 760.00	1001	1101435463

(1 - 5 of 5)



# Unauthorized Usage

^ (MM/DD/YYYY) Date: 04/01/2009  
+ Merchant:   
+ CUID:   
Amount:   
Transaction Code:

^ (MM/DD/YYYY) Date To: 07/13/2009  
+SSN:   
Amount To:   
Disputed: ☐

## RESULTS

account number	date	name	merchant	amount	tran code	CUID
xxxxxx00127	07/04/2009		PALA CASINO RESO	\$ 104.00	0105	1107884065
xxxxxx00127	07/04/2009		PALA CASINO RESO	\$ 204.00	0105	1107884067
xxxxxx00127	07/04/2009		PALA CASINO RESO	\$ 104.00	0105	1107884066
xxxxxx00127	06/20/2009		PALA CASINO RESO	\$ 104.00	0105	1106151440
xxxxxx00127	06/20/2009		PALA CASINO RESO	\$ 104.00	0105	1106151441
xxxxxx00127	06/19/2009		GCA CASINO P	\$ 203.50	0105	1106135338
xxxxxx00127	06/19/2009		GCA CASINO P	\$ 203.50	0105	1106135339
xxxxxx00127	06/07/2009		GCA CASINO P	\$ 203.50	0105	1104131201
xxxxxx00127	06/07/2009		GCA CASINO P	\$ 203.50	0105	1104131200
xxxxxx00127	06/07/2009		GCA CASINO P	\$ 103.50	0105	1104131199
xxxxxx00127	05/13/2009		GLOBAL CASH	\$ 204.00	0105	1100962346
xxxxxx00127	05/01/2009		GCA CASINO P	\$ 103.50	0105	1099468964
xxxxxx00127	05/01/2009		GCA CASINO P	\$ 103.50	0105	1099468963
xxxxxx00127	04/30/2009		GLOBAL CASH	\$ 204.00	0105	1098972864
xxxxxx00127	04/30/2009		GLOBAL CASH	\$ 84.00	0105	1098972863
xxxxxx00127	04/11/2009		GCA CASINO P	\$ 103.50	0105	1096661458
xxxxxx00127	04/10/2009		BANK OF AMERICA	\$ 203.00	0105	1096318274
xxxxxx00127	06/29/2009		SPLIT DISBURSEMENT PAYMEN	\$ -725.00	0108	1107159460
xxxxxx00127	06/09/2009		CITIBANK USA N.A	\$ -1,045.90	0108	1104259384
xxxxxx00127	06/03/2009		CITIBANK USA N.A	\$ -400.00	0108	1103416869
xxxxxx00127	05/12/2009		SPLIT DISBURSEMENT PAYMEN	\$ -725.00	0108	1100654291
xxxxxx00127	04/15/2009		SPLIT DISBURSEMENT PAYMEN	\$ -105.73	0108	1096904608
xxxxxx00127	04/03/2009		CITIBANK USA N.A	\$ -500.00	0108	1095402158
xxxxxx00127	07/04/2009		CASH ADVANCE FEE	\$ 2.08	0401	1107738785
xxxxxx00127	07/04/2009		CASH ADVANCE FEE	\$ 2.08	0401	1107738781



# Unauthorized Usage

https://www.cards.citidirect.com - Transaction Detail - Microsoft Internet Explorer provided by ...

### Transaction Detail

CARDHOLDER		ACCOUNT		<a href="#">read notes</a>
REFERENCE NUMBER	24446749153783353891162	BILL ACCOUNT	xxxxxx0000000608	

Post Date	06/03/2009	Merchant	OFFICE DEPOT	Tran Total	\$ 21.47
Tran Date	06/01/2009	Conv Rate	0	Original Amt	\$ 21.47
Tran Code	1001	Conv Date	N/A	Settlement Amt	\$ 21.47
Tax Amt	\$ 0.00	Supplied By	N/A		
TDI	476598332	TDD			

### Line Items

line item	discount	total tax	total vat	total
DIET COKE 20 OZ	\$ 0.00	\$ 0.00	\$ 0.00	\$ 1.49
WALLET,BUSINESS CARD,PVC	\$ 0.00	\$ 0.00	\$ 0.00	\$ 4.99
KEYBOARD,SPILL-SAFE,SEAL	\$ 0.00	\$ 0.00	\$ 0.00	\$ 14.99

### Transaction Allocations

allocation description	total	allocation
allocation detail description		
	\$ 21.47	



# Unauthorized Usage

https://www.cards.citidirect.com - Transaction Detail - Microsoft Internet Explorer provided by ...

## Transaction Detail

CARDHOLDER [REDACTED] ACCOUNT : [REDACTED] [read notes](#)  
 REFERENCE NUMBER 24164079158091008220340 BILL ACCOUNT xxxxxx0000000608

Post Date	06/08/2009	Merchant	TARGET	Tran Total	\$ 56.24
Tran Date	06/07/2009	Conv Rate	0	Original Amt	\$ 56.24
Tran Code	1001	Conv Date	N/A	Settlement Amt	\$ 56.24
Tax Amt	\$ 3.68	Supplied By	Merchant		
TDI	000000000000000000	TDD			

### Line Items

line item	discount	total tax	total vat	total
SOFTSOAP 18OZ BW COCON	\$ 0.00	N/A	\$ 0.00	\$ 2.89
3 PC RECT TAKEALONG MUL	\$ 0.00	N/A	\$ 0.00	\$ 3.99
ALEVE 100CT NAPROXEN TABL	\$ 0.00	N/A	\$ 0.00	\$ 7.69
G FOREMAN SPR JUMBO PLA	\$ 0.10	N/A	\$ 0.00	\$ 39.99

### Transaction Allocations

allocation description	total	allocation
allocation detail description		
	\$ 56.24	



# Unauthorized Usage

https://www.cards.citidirect.com - Transaction Detail - Microsoft Internet Explorer provided by ...

## Transaction Detail

https://www.cards.citidirect.com - Transaction

<b>CARDHOLDER</b>		<b>ACCOUNT</b>		<a href="#">read notes</a>
<b>REFERENCE NUMBER</b>	24445749106723031478048	<b>BILL ACCOUNT</b>	xxxxxx0000000608	

<b>Post Date</b>	04/17/2009	<b>Merchant</b>	OFFICE DEPOT	<b>Tran Total</b>	\$ 109.98
<b>Tran Date</b>	04/15/2009	<b>Conv Rate</b>	0	<b>Original Amt</b>	\$ 109.98
<b>Tran Code</b>	1001	<b>Conv Date</b>	N/A	<b>Settlement Amt</b>	\$ 109.98
<b>Tax Amt</b>	\$ 0.00	<b>Supplied By</b>	N/A		
<b>TDI</b>	471357748	<b>TDD</b>			

### Line Items

line item	discount	total tax	total vat	total
1YR MISC REPLACE \$75-\$99	\$ 0.00	\$ 0.00	\$ 0.00	\$ 9.99
DRIVE,EXT LGHTSCRBE DVD+	\$ 0.00	\$ 0.00	\$ 0.00	\$ 99.99

### Transaction Allocations

allocation description	total	allocation
allocation detail description		
	\$ 109.98	



# SPLIT DISBURSEMENT

- **MANDATORY** for all military personnel and civilian employees! Under Secretary of Defense Office and Assistant Secretary of the Navy Financial Management & Comptroller memo (ASN-FM&C)

- MILPERS as of April 23, 2003
- CIVPERS as of August 10, 2004

- **Purpose:**

- Prevent card suspension
- Keep members mission ready
- Prevent bad checks
- Help meet 2% and 1% delinquency goals
- Split Disbursement Goal: 90%



# SPLIT DISBURSEMENT

DoD Financial Management Regulation

Volume 9, Chapter 3

★ March 2005

★ 030608. Split Disbursement. To assist the traveler in fulfilling his or her payment responsibility, Block 1 of the DD Form 1351-2 ("Travel Voucher or Subvoucher") has been modified to permit reimbursement for travel card charges to the travel charge card contractor with the remainder of any entitlement to be sent to the traveler. This process is referred to as split disbursement. All military personnel and any civilian personnel not represented by a local bargaining unit or where bargaining has been completed with the local bargaining unit are required to split disburse the total outstanding charges against the travel charge card. For civilian personnel in organizations or activities where bargaining has not been completed on mandatory split disbursement, if no selection is made in Block 1 on the DD Form 1351-2 (method of payment), the total of the transportation and lodging charges claimed on the travel voucher will be split disbursed by default.

NOTE: Travelers are responsible for ensuring the total of their outstanding charges is annotated in Block 1 of the DD Form 1351-2 for split disbursement. Approving officials are responsible for ensuring that split disbursement is properly designated for the outstanding charges and shall return any vouchers that do not comply to the traveler for correction. Commanders and supervisors should match their delinquent accounts against prior travel vouchers claimed and take appropriate action to address split disbursement utilization or misuse.



# Payment Methods

- ❑ **Mandatory Split Disbursement!**
  - ◆ MOST EFFECTIVE
- ❑ **CitiDirect Online**
- ❑ **Pay By Phone 1-800-200-7056**
  - ◆ Free! No pay by phone fee.
- ❑ **Personal Check**
- ❑ **Citi Online Banking**
- ❑ **Citi Banking Center**
- ❑ **Western Union**



# PCS Travel

## □ MCO 4600.40A

- Cards will **NOT** be used for **PCS** travel due to the length of time to file your claim
- Account is delinquent by the time travel claim is settled!
- Travel advances should be used



# **Deceased Cardholders**

- ❑ Close the account**
- ❑ Notify HL2**
- ❑ Submit any applicable Travel Claims**
- ❑ Ensure Spilt-Disbursement is used**
- ❑ Upon ZERO BALANCE notify HL2 to transfer to the Deceased HL3**



# ***Command Involvement is Key to a Successful Program!***

- ❑ Keep command leadership informed and request assistance when needed**
- ❑ APC starts working reports at the beginning of each cycle**
- ❑ Have the commander review GTCCP metrics with the APC (at least monthly)**
- ❑ Ensure the APC is on all Check-In/Out Sheets used by the command**
- ❑ Encourage cardholders to pay off any balance prior to checking out**
- ❑ Insist on use of the Defense Travel System (DTS) where applicable**
- ❑ Ensure the traveler Split Disburses the total amount due on GTCC**
- ❑ Remind Approving Officials of their responsibility to ensure Split Disbursement is being properly used by cardholders**



# ***QUESTIONS?***

## **□ Contact information:**

- [jorge.l.mercado@usmc.mil](mailto:jorge.l.mercado@usmc.mil)

(703) 614-4981

- [timothy.m.lynch@navy.mil](mailto:timothy.m.lynch@navy.mil)

(717) 605-3161

## **□ Website:**

<http://www.marines.mil/units/hqmc/pandr/gtcc>